



The Finance Report
July 24th, 2017

Recently Closed: \$4.3MM Acquisition Loan for Hayward Multifamily



Summary: As part of a 1031 Exchange, the Borrower sought a loan on the replacement property prior to selling the relinquished property. BluePoint identified a lender that was willing to provide a long-term rate lock at no cost and wait to fund until the relinquished property closed escrow.
Property: Multifamily
Location: Hayward, CA
Loan Amount: \$4,277,000
LTV: 75%
Fixed Period: 7 Years
Term: 10 Years
Amortization: 30 Years

Key Indexes

Index	Current	Year Ago	Index	Current	Year Ago
Prime Rate	4.25%	3.50%	5 Year Treas.	1.82%	1.12%
6 Mo. LIBOR	1.46%	1.02%	10 Year Treas.	2.26%	1.57%
COFI-11th	0.65%	0.69%	5 Year Swaps	1.90%	1.18%
12 Mo. Treas.	0.83%	0.49%	10 Year Swaps	2.22%	1.50%

Current Rates & Programs

Multifamily - Portfolio			Prepay	Term	Amortization
Adjustable	3.10% - 3.40%	↔	Step Down	30 Years	30 Years
3-Year Fixed	3.40% - 4.00%	↑	Step Down	30 Years	30 Years
5-Year Fixed	3.60% - 4.15%	↑	Step Down	30 Years	30 Years
7-Year Fixed	3.75% - 4.40%	↑	Step Down	30 Years	30 Years
10-Year Fixed	3.90% - 4.75%	↓	Step Down	30 Years	30 Years
Commercial - Portfolio			Prepay	Term	Amortization
5-Year Fixed	3.60% - 4.50%	↔	Various	10 Years	25-30 Years
10-Year Fixed	3.90% - 5.00%	↓	Various	10 Years	25-30 Years
Commercial - CMBS			Prepay	Term	Amortization
10-Year Fixed	3.90% - 4.75%	↓	Yield Maintenance	10 Years	30 Years

Matt Hollander | BluePoint Commercial Mortgage
 655 Redwood Hwy, Suite #311, Mill Valley, California
 Direct: 415.690.8850 | Mobile: 415.250.9333 | Fax: 415.634.2879
matt@bluepointcm.com | www.bluepointcm.com

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